

Sovis Insurance Agency

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*Auto *Home *Farm *Business *Medical *Annuities *IRA's *Long
Term Care *Disability Insurance *Life Insurance *Individual &
Group Benefits *Medicare *Bonds *Crop Insurance

Protect Your Identity

Identity Theft Expense Coverage can be added to your homeowners policy for a minimal cost with most carriers and can provide you with coverage for expenses incurred to restore your financial identity in the event of an identity theft.

Some expenses include but not limited to:

- *Preparation & notarization of documents
- *Loan application fees
- *Lost earnings as a result of time off from work
- *Reasonable attorney fees
- *Bond premiums

Tips to help you prevent identity theft:

- *Do not carry your social security card in your wallet or purse.
- *Do not give out your social security number or any account numbers to anyone you don't know over the phone, mail or internet.
- *At least once a year, order a copy of your credit report from three credit reporting agencies.
- *Report any discrepancies immediately.
- *Carefully review your monthly bills and account statements.
- *Do not use your personal information for your passwords. Such as social security numbers, mother's maiden name, birth date, Etc.



Maintain Your Independence with Long Term Care

Long-term care insurance helps protect your financial future, and the people who matter most to you, against the high cost of long-term care.

*At least 70% of individuals over age 65 will require at least some type of long-term care services during their lifetime.

*40% of people currently receiving long-term care services are ages 18-64.

A long-term care policy is designed to—

- *Protect your assets—including retirement funds and real estate.
- *To avoid going on Medicaid—Medicaid may limit choice in facilities.
- *To have control of care—you can make care choices, not rely on Medicaid approval.
- *To maintain independence.

Workers' Compensation

Do you have employees or hire casual labor? Are you required by the Workers' Disability Compensation Act of Michigan to carry Workers Compensation Coverage? Is your company protected if an employee is injured on the job?

A Workers Compensation policy will protect the employer when an employee is injured in the course of their employment. Medical expenses and possible loss of wages for the injured employee are provided.



Providing Security & Protection
Since 1945

Taking Items Out Of Storage

Warmer weather is upon us. Are you ready to take your motorcycle, boat or classic car for a cruise? Make sure to give us a call to add coverages back on your items.



Crop-Hail Insurance

Insure your crops against hail damage on a per-acre basis.

CALL KYLE FOR A QUOTE!

989-284-9975

Using A Company Vehicle for Personal Use

Do you have a company car provided to you? Did you know there could be gaps in coverage if you use that vehicle while running a personal errand?

Call us to discuss the coverage!

Did you know that Auto-Owners, Pioneer & Progressive have a Mobile App? From these app's you can make a payment, manage your account, view your policy forms, ID Cards, proof of insurance and claims. Check out your app store today!